

Fill in this information to identify the case:

Debtor 1 Sue A Moore

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 1:19-bk-12151

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as Trustee of the Lodge
Series III Trust

Name of creditor: _____

Court claim no. (if known): 5

Last 4 digits of any number you use to
identify the debtor's account: _____

7 5 0 0

Date of payment change:

Must be at least 21 days after date 10 / 01 / 2020
of this notice

New total payment:

\$ 2,127.29

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____
Current escrow payment: \$ 811.95New escrow payment: \$ 920.69

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Sue A Moore Case number (if known) 1:19-bk-12151
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 09 / 02 / 2020
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknotifications@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID # [REDACTED]

Analysis Date: August 20, 2020

SUE A MOORE
GREGORY A MOORE
1124 WELLESLEY AVE
BATAVIA OH 45103

Loan: [REDACTED]

Property Address:
1124 WELLESLEY AVENUE
BATAVIA, OH 45103

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from July 2019 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2020:
Principal & Interest Pmt:	1,206.60	1,206.60
Escrow Payment:	1,266.71	920.69
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$2,473.31	\$2,127.29

Escrow Balance Calculation	
Due Date:	Oct 01, 2017
Escrow Balance:	(48,065.19)
Anticipated Pmts to Escrow:	45,601.56
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$2,463.63)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	4,868.01	(47,897.10)
Jul 2019	811.95				*	5,679.96	(47,897.10)
Aug 2019	811.95		4,868.00	5,255.00	* Homeowners Policy	1,623.91	(53,152.10)
Sep 2019	811.95				*	2,435.86	(53,152.10)
Oct 2019	811.95	3,836.96			*	3,247.81	(49,315.14)
Nov 2019	811.95	959.24			*	4,059.76	(48,355.90)
Dec 2019	811.95	959.24			*	4,871.71	(47,396.66)
Jan 2020	811.95	959.24			*	5,683.66	(46,437.42)
Jan 2020				2,413.15	* County Tax	5,683.66	(48,850.57)
Feb 2020	811.95	959.24	2,437.72		* County Tax	4,057.89	(47,891.33)
Feb 2020		1,128.58			* Escrow Only Payment	4,057.89	(46,762.75)
Mar 2020	811.95				*	4,869.84	(46,762.75)
Apr 2020	811.95	1,266.71			*	5,681.79	(45,496.04)
Apr 2020		430.06			* Escrow Only Payment	5,681.79	(45,065.98)
Apr 2020		1,461.21			* Escrow Only Payment	5,681.79	(43,604.77)
May 2020	811.95				*	6,493.74	(43,604.77)
Jun 2020	811.95	2,533.42	2,437.72	2,413.15	* County Tax	4,867.97	(43,484.50)
Jul 2020		374.60			* Escrow Only Payment	4,867.97	(43,109.90)
Jul 2020		1,266.71			*	4,867.97	(41,843.19)
Aug 2020				6,222.00	* Homeowners Policy	4,867.97	(48,065.19)
					Anticipated Transactions	4,867.97	(48,065.19)
Aug 2020		44,334.85					(3,730.34)
Sep 2020		1,266.71					(2,463.63)
	\$9,743.40	\$61,736.77	\$9,743.44	\$16,303.30			

Last year, we anticipated that payments from your account would be made during this period equaling 9,743.44. Under Federal law, your lowest monthly balance should not have exceeded 1,623.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID [REDACTED] Branch Office- NMLS ID [REDACTED]

Analysis Date: August 20, 2020

SUE A MOORE

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(2,463.63)	2,762.09
Oct 2020	920.69			(1,542.94)	3,682.78
Nov 2020	920.69			(622.25)	4,603.47
Dec 2020	920.69			298.44	5,524.16
Jan 2021	920.69			1,219.13	6,444.85
Feb 2021	920.69	2,413.15	County Tax	(273.33)	4,952.39
Mar 2021	920.69			647.36	5,873.08
Apr 2021	920.69			1,568.05	6,793.77
May 2021	920.69			2,488.74	7,714.46
Jun 2021	920.69	2,413.15	County Tax	996.28	6,222.00
Jul 2021	920.69			1,916.97	7,142.69
Aug 2021	920.69	6,222.00	Homeowners Policy	(3,384.34)	1,841.38
Sep 2021	920.69			(2,463.65)	2,762.07
	<u>\$11,048.28</u>	<u>\$11,048.30</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,841.38. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,841.38 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (2,463.63). Your starting balance (escrow balance required) according to this analysis should be \$2,762.09. This means you have a shortage of 5,225.72. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 11,048.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation Document Page 6 of 7

Unadjusted Escrow Payment	920.69
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$920.69</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On September 02, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Christopher Thomas Travis

chistravis@keegancolpa.com

TRUSTEE

Margaret A Burks

Cincinnati@cinn13.org

United States Trustee

ustpregion09.ci.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios

Ana Palacios

On September 02, 2020, I served the foregoing documents described Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor: Sue Moore 1124 Wellesley Ave Batavia, OH 45103	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ana Palacios

Ana Palacios